

**United States Bankruptcy Court
District of Maryland**

IN RE:

Case No. _____

Murphy, Michael WilliamChapter **7**

Debtor(s)

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer
Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110.)

X

Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Murphy, Michael William

Printed Name(s) of Debtor(s)

X /s/ Michael William Murphy

Signature of Debtor

3/24/2015

Date

Case No. (if known) _____

X

Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B1 (Official Form 1) (04/13)

United States Bankruptcy Court District of Maryland						Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Murphy, Michael William				Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): 3375				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all):			
Street Address of Debtor (No. & Street, City, State & Zip Code): 1006 Old Turkey Point Road Edgewater, MD				Street Address of Joint Debtor (No. & Street, City, State & Zip Code):			
ZIPCODE 21037				ZIPCODE			
County of Residence or of the Principal Place of Business: Anne Arundel				County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (if different from street address)				Mailing Address of Joint Debtor (if different from street address):			
ZIPCODE				ZIPCODE			
Location of Principal Assets of Business Debtor (if different from street address above):							
ZIPCODE							
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) <hr/> Chapter 15 Debtor Country of debtor's center of main interests: <hr/> Each country in which a foreign proceeding by, regarding, or against debtor is pending: <hr/>		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input type="checkbox"/> Debts are primarily business debts.			
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (<i>amount subject to adjustment on 4/01/16 and every three years thereafter</i>). <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000							
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,001 <input type="checkbox"/> \$100,001 to \$500,001 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion							
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,001 <input type="checkbox"/> \$100,001 to \$500,001 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion							

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Murphy, Michael William**All Prior Bankruptcy Case Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **None**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

None

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).

X /s/ Samuel H. Paavola**3/24/15**

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box.)

☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes.)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Murphy, Michael William**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Michael William Murphy

Signature of Debtor

Michael William Murphy

X _____

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 24, 2015

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ Samuel H. Paavola

Signature of Attorney for Debtor(s)

Samuel H. Paavola 24224
Paavola & Paavola
21401-3112

March 24, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X _____

Signature

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

**United States Bankruptcy Court
District of Maryland**

IN RE:

Case No. _____

Murphy, Michael WilliamChapter 7

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Michael William Murphy

Date: March 24, 2015

**United States Bankruptcy Court
District of Maryland**

IN RE:

Case No. _____

Murphy, Michael WilliamChapter **7**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 278,600.00		
B - Personal Property	Yes	3	\$ 9,225.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 326,329.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 2,700.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	24		\$ 1,990,669.53	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 5,683.00
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 5,640.00
TOTAL		39	\$ 287,825.00	\$ 2,319,698.53	

**United States Bankruptcy Court
District of Maryland**

IN RE:

Case No. _____

Murphy, Michael WilliamChapter **7**

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 2,700.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 2,700.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 5,683.00
Average Expenses (from Schedule J, Line 22)	\$ 5,640.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$ 7,083.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 47,729.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 2,700.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 1,990,669.53
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 2,038,398.53

IN RE Murphy, Michael William

Case No. _____

Debtor(s)

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1006 Old Turkey Point Road, Edgewater, Maryland 21037		H	278,600.00	326,329.00
TOTAL			278,600.00	

(Report also on Summary of Schedules)

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on hand	J	2,000.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America Checking & Savings Account	J	2,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		misc. household property		500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		misc. clothing		300.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		96,000 shares in company that is no longer in business	J	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Volkswagen Jetta	W	1,364.00
		2005 Jeep Cherokee	W	3,061.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

IN RE Murphy, Michael William

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				9,225.00

_____**0** continuation sheets attached(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

IN RE Murphy, Michael William

Case No. _____

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

☒ Check if debtor claims a homestead exemption that exceeds \$155,675. *

(Check one box)

☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE A - REAL PROPERTY</u>			
1006 Old Turkey Point Road, Edgewater, Maryland 21037	ACM, C & JP Sec. 11-504(f)(II)	21,625.00	278,600.00
	ACM, Constit. Art. III § 43, 3 B.R. 559	256,975.00	
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Cash on hand	ACM, C & JP § 11-504(b)(5)	2,000.00	2,000.00
Bank of America Checking & Savings Account	ACM, C & JP § 11-504(b)(5)	2,000.00	2,000.00
misc. household property	ACM, C & JP § 11-504(b)(4)	500.00	500.00
misc. clothing	ACM, C & JP § 11-504(b)(4)	300.00	300.00
2003 Volkswagon Jetta	ACM, C & JP § 11-504(b)(5)	1,364.00	1,364.00
2005 Jeep Cherokee	ACM, C & JP § 11-504(b)(5)	3,061.00	3,061.00

* Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 3281 Bank of America Attn: Correspondence Unit/CA6-919-02-41 P.O. Box 5170 Simi Valley, CA 93062	H	1006 Old Turkey Point Road, Edgewater, Maryland 21037 MORTGAGE ACCOUNT OPENED 1/2008 VALUE \$ 278,600.00				326,329.00	47,729.00
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					

0 continuation sheets attached

Subtotal
(Total of this page)

\$ **326,329.00** \$ **47,729.00**

Total
(Use only on last page)

\$ **326,329.00** \$ **47,729.00**

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Murphy, Michael William

Case No. _____

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

IN RE Murphy, Michael William

Case No. _____

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Internal Revenue Service 190 Admiral Cochrane Drive Annapolis, MD 21401	J					1,200.00	1,200.00	
ACCOUNT NO. State Of Maryland 110 Carroll Street Annapolis, MD 21411	J					1,500.00	1,500.00	
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
Subtotal (Totals of this page)						\$ 2,700.00	\$ 2,700.00	\$
Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)						\$ 2,700.00		
Total (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$ 2,700.00	\$

 Sheet no. 1 of 1 continuation sheets attached to
 Schedule of Creditors Holding Unsecured Priority Claims

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 84 Lumber P.O. Box 365 Eighty Four, PA 15330	H	Credit				135,824.16
ACCOUNT NO. ABKA 751 E. Gude Drive Rockville, MD 20850	H	Credit				31,590.45
ACCOUNT NO. Action Carpet 803-A Lomax Street Easton, MD 21601	H	Credit				6,210.47
ACCOUNT NO. All Around Plumbing, Inc. P.O. Box 3596 Frederick, MD 21705	H	Credit				10,354.00

23 continuation sheets attached

Subtotal
(Total of this page) \$ **183,979.08**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H	Credit				
Allied Well Drilling P.O. Box 129 Annapolis Junction, MD 20701						40,860.00
ACCOUNT NO.	H	Credit				
Armistead, Griswold, Lee & Rust, PA 114 Bay Street, Building C Easton, MD 21601						396.00
ACCOUNT NO.	H	Credit				
Armstrong Janitorial Service 1075 Omar Drive Crownsville, MD 21032						600.00
ACCOUNT NO.	H	Credit				
Atelier 11, LTD 11 S. Aurora Street Easton, MD 21601						560.00
ACCOUNT NO.	H	Credit				
Atlantic Broadband P.O. Box 371801 Pittsburgh, PA 15250						629.26
ACCOUNT NO.	H	Credit				
Atlas Stone Fabricators, Inc. 8274 Lokus Road, Suite 109 Odenton, MD 21113						8,924.00
ACCOUNT NO.	H	Credit				
Baltimore Magazine 1000 Lancaster Street, Suite 400 Baltimore, MD 21202						238.50

Sheet no. 1 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **52,207.76**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5116 Bank of America Attn: Recovery Department 4161 Piedmont Parkway Greensboro, NC 27410	H	Credit				11,759.00
ACCOUNT NO. BankDirect Capital Finance P.O. Box 660448 Dallas, TX 75266	H	Credit				20,974.25
ACCOUNT NO. Bay Area Disposal, LLC P.O. Box 189 Owings Mills, MD 20736	H	Credit				1,134.70
ACCOUNT NO. Ben Lewis, Inc. 23407 Frederick Road Clarksburg, MD 20871	H	Credit				117.00
ACCOUNT NO. Brandenburg Electric, Inc. 700 N. East Street Frederick, MD 21701	H	Credit				6,975.00
ACCOUNT NO. Caddworks, Inc. 332 W. Patrick Street Frederick, MD 21701	H	Credit				28,837.50
ACCOUNT NO. Capital Bulding Supply 700 East 1st Street Hagerstown, MD 21740	H	Credit				125.43

Sheet no. **2** of **23** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **69,922.88**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Care Services, Inc. P.O. Box 248 Williamsport, MD 21795	H	Credit				61,872.88
ACCOUNT NO. Carroll County Commissioners 225 North Center Street Westminster, MD 21157	H	Credit				25.00
ACCOUNT NO. Carroll Land Services, Inc. 439 East Main Street Westminster, MD 21157	H	Credit				1,050.00
ACCOUNT NO. Charles P. Johnson & Associates, Inc. 1751 Elton Road, Suite 300 Silver Spring, MD 20903	H	Credit				3,445.00
ACCOUNT NO. Chesapeake Geosystems, Inc. 6720 Fort Smallwood Road Baltimore, MD 21122	H	Credit				2,750.00
ACCOUNT NO. Chesapeake Systems Service, Inc. 10921 Pump House Road, Suite B Annapolis Junction, MD 20701	H	Credit				7,800.00
ACCOUNT NO. Choice Staffing 19 Holly Lane Winfield, WV 25213	H	Credit				5,292.20

Sheet no. **3** of **23** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **82,235.08**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Choptank Electric Cooperative P.O. Box 430 Denton, MD 21629	H	Credit				77.32
ACCOUNT NO. Christopher Waters 29510 Skipton-Cordova Road Cordova, MD 21625	H	Credit				1,540.00
ACCOUNT NO. 1959 Citibank Attn: Centralized Bankruptcy P.O. Box 20363 Kansas City, MO 64195	H	Credit				7,456.00
ACCOUNT NO. Clearwater Landscape Contractors, Inc. 9585 Doctor Perry Road Ijamsville, MD 21754	H	Credit				6,773.00
ACCOUNT NO. CLSI 439 East Main Street Westminster, MD 21157	H	Credit				725.00
ACCOUNT NO. Colonial Sash & Door, Inc. P.O. Box 37105 Baltimore, MD 21297	H	Credit				5,410.71
ACCOUNT NO. Comcast P.O. Box 3005 Southeastern, PA 19398	H	Credit				215.55

Sheet no. **4** of **23** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **22,197.58**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Craft-Mart, Inc. 5035 Allendale Lane Taneytown, MD 21787	H	Credit				1,845.19
ACCOUNT NO. CVU 1659-A Robin Circle Forest Hill, MD 21050	H	Credit				787.50
ACCOUNT NO. Davenport Insulation 7400 Gateway Court Manassas, VA 20109	H	Credit				12,393.00
ACCOUNT NO. 6724 Delmarva Collections P.O. Box 37 Salisbury, MD 21803	H	Medical -- Doctors Emerg Service				317.00
ACCOUNT NO. Delmarva Power P.O. Box 13609 Philadelphia, PA 19101	H	Credit				303.74
ACCOUNT NO. Design House Kitchens P.O. Box 1008 Savage, MD 20763	H	Credit				14,867.26
ACCOUNT NO. DeVere Insulation Company 7501 Resource Court Baltimore, MD 21226	H	Credit				640.50

Sheet no. **5** of **23** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **31,154.19**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Devin Donovan 921 Frederick Street Hagerstown, MD 21740	H	Credit				9,692.11
ACCOUNT NO. Doug Sadler 433 West 21st Street, #11B New York, NY 10011	H	Credit				250.00
ACCOUNT NO. Drawing Board Plus 928 N. East Street Frederick, MD 21701	H	Credit				23.85
ACCOUNT NO. Duluxe For Business P.O. Box 742572 Cincinnati, OH 45274	H	Credit				457.82
ACCOUNT NO. Dynatemp 12059 Tech Rod Silver Spring, MD 20904	H	Credit				401.00
ACCOUNT NO. E.R. Harvey Metal Working Company 8341 Black Dog Alley Easton, MD 21601	H	Credit				200.00
ACCOUNT NO. East Coast Insulators P.O. Box 250 Nokesville, VA 20182	H	Credit				21,064.00

Sheet no. **6** of **23** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **32,088.78**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. ECS Mid-Atlantic, LLC 14026 Thunderbolt Place, Suite 100 Chantilly, VA 20151	H	Credit				5,121.06
ACCOUNT NO. Energy Services Group 2 King Court New Castle, DE 19720	H	Credit				6,190.00
ACCOUNT NO. Ercole Electric P.O. Box 2006 Frederick, MD 21702	H	Credit				26,269.58
ACCOUNT NO. Ethridge, Quinn, Kemp, McAuliffe 33 Wood Lane Rockville, MD 20850	H	Credit				29,999.45
ACCOUNT NO. FACT BSI 1504 Branchwood Terrace Gambrills, MD 21054	H	Credit				6,500.00
ACCOUNT NO. FCBIA, Inc. 186 Thomas Johnson Drive, Suite 204 Frederick, MD 21702	H	Credit				1,020.00
ACCOUNT NO. Fern Rodkey Electric, Inc. 3949 Bert Koontz Road North Taneytown, MD 21787	H	Credit				4,209.33

Sheet no. 7 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **79,309.42**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Fireside Hearth & Home P.O. Box 414845 Boston, MA 02241	H	Credit				11,041.40
ACCOUNT NO. 1944 First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107	H	Credit				147.00
ACCOUNT NO. Fisher, Collins & Carter 10272 Baltimore National Pike Ellicott City, MD 21041	H	Credit				6,935.50
ACCOUNT NO. Fishergate, Inc. 2216 Piney Creek Road Chester, MD 21619	H	Credit				2,545.00
ACCOUNT NO. Fred T. Altman 1504 Branchwood Terrace Gambrills, MD 21054	H	Credit				452.32
ACCOUNT NO. Frederick Brick Works, Inc. 1731 Monocacy Boulevard Frederick, MD 21701	H	Credit				4,861.96
ACCOUNT NO. Frederick Railing Works 5843 Urbana Pike Frederic, MD 21704	H	Credit				1,644.00

Sheet no. **8** of **23** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **27,627.18**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Friel Lumber Company P.O. Box 10 Queenstown, MD 21658	H	Credit				13.57
ACCOUNT NO. G&B Insulation P.O. Box 1486 LaPlata, MD 20646	H	Credit				7,673.00
ACCOUNT NO. 2183 GECRB/Old Nacy Attn: Bankrutpcy P.O. Box 130104 Roswell, GA 30076	W	Credit				2,248.00
ACCOUNT NO. Gene's Johns 23330 Ridge Road Germantown, MD 20876	H	Credit				181.64
ACCOUNT NO. Green Brilliance, LLC 46090 Lake Center Plaza Drive, Suite 109 Sterling, VA 20165	H	Credit				105,756.47
ACCOUNT NO. Green Energy Models, LLC 11200B Wolfsville Road Sithsburg, MD 21783	H	Credit				4,281.00
ACCOUNT NO. H&H Woodworking, Inc. 145 Masons Crossing Court Severna Park, MD 21146	H	Credit				13,700.00

Sheet no. **9** of **23** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **133,853.68**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Harris, Smariga & Associates, Inc. 125 S. Carroll Street, Suite 100 Frederick, MD 21701	H	Credit				30,247.09
ACCOUNT NO. Harvey W. Hottel, Inc. 18900 Woodfield Road Gaithersburg, MD 20879	H	Credit				130.00
ACCOUNT NO. Holler Contracting, LLC 10617 Powell Road Thurmont, MD 21788	H	Credit				17,376.32
ACCOUNT NO. Holly Hills Country Club 5502 Mussetter Road Ijamsville, MD 21754	H	Credit				3,336.26
ACCOUNT NO. Home Builders Association Of Maryland 6030 Daybreak Circle, #A150 Clarksville, MD 21029	H	Credit				820.00
ACCOUNT NO. Home Innovation Research Labs 400 Prince George's Boulevard Upper Marlboro, MD 20774	H	Credit				2,200.00
ACCOUNT NO. Hopkins Electric, Inc. P.O. Box 245 Stevensville, MD 21666	H	Credit				4,932.70

Sheet no. **10** of **23** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **59,042.37**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. I.D. Makers, Inc. 403 Elm Street Frederick, MD 21701	H	Credit				1,600.00
ACCOUNT NO. J&A Construction Services, Inc. P.O. Box 870 Mt. Airy, MD 21771	H	Credit				11,460.00
ACCOUNT NO. Jean M. Dower 100 West Patrick Street Frederick, MD 21701	H	Credit				337.50
ACCOUNT NO. Jenson Fire Protection, Inc. 8740 Cherry Lane, Unit 13 Laurel, MD 20707	H	Credit				4,376.00
ACCOUNT NO. June Hooper, Esquire 1024 Old Turkey Point Road Edgewater, MD 20137	H	Credit				3,507.02
ACCOUNT NO. K.C. Company, Inc. 12100 Baltimore Avenue, Suite 1 Beltsville, MD 20705	H	Credit				33,377.99
ACCOUNT NO. Kelly & Associates Insurance Group P.O. Box 418926 Boston, MA 02241	H	Credit				5,615.00

Sheet no. **11** of **23** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **60,273.51**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Kimm's Kleaning, LLC 11687 Browningsville Road Ijamsville, MD 21754	H	Credit				1,714.77
ACCOUNT NO. Kullman Siebert, LLC 1997 Annapolis Exchange Parkway, Suite 5 Annapolis, MD 21401	H	Credit				43,601.76
ACCOUNT NO. L. Franklin Easterday, Inc. 9265 Brown Church Road Mt. Airy, MD 21771	H	Credit				8,295.00
ACCOUNT NO. Lingg Property Consulting 256 W. Patrick Street, Suite 2A Frederick, MD 21701	H	Credit				7,657.55
ACCOUNT NO. Linowes & Blocher, LLP 7200 Wisconsin Avenue, Suite 800 Bethesda, MD 20814	H	Credit				13,004.78
ACCOUNT NO. Logan Homes, LLC 4839 South Polling House Raod Harwood, MD 20776	H	Credit				9,447.76
ACCOUNT NO. Long & Foster Real Estate 5301 Buckeystown Pike, #250 Frederick, MD 21704	H	Credit				16,780.91

Sheet no. **12** of **23** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **100,502.53**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Low Impact Design Studio 217 C Street Pasadena, MD 21122	H	Credit				750.00
ACCOUNT NO. Malcolm Dax 608 Progress Street, Apt. 4 Blacksburg, VA 24060	H	Credit				500.00
ACCOUNT NO. MAPES Canopies, LLC 7748 North 56th Street Lincoln, NE 68514	H	Credit				7,492.65
ACCOUNT NO. Maryland Foundations, Inc. 8810 Corridor Road Annapolis Junction, MD 20701	H	Credit				55,070.00
ACCOUNT NO. Matthew S. Evans, LLC 210 Duke Of Gloucester Street Annapolis, MD 21401	H	Credit				3,790.00
ACCOUNT NO. McNamee Hosea Attorneys & Advisors 6411 Ivy Lane, Suite 200 Greenbelt, MD 20770	H	Credit				11,104.27
ACCOUNT NO. Metropolitan Fire Protection 7179 Old Alexandria Ferry Road Clinton, MD 20735	H	Credit				5,803.20

Sheet no. **13** of **23** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **84,510.12**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Michael Grady 6414 Quinn Road Frederick, MD 21701	H	Credit				825.00
ACCOUNT NO. Millenium Resource Engineering, LLC P.O. Box 4298 Frederick, MD 21705	H	Credit				36,316.46
ACCOUNT NO. Minuteman Press Of Kent Island 1209 Shopping Center Road P.O. Box 773 Stevensville, MD 21666	H	Credit				1,189.69
ACCOUNT NO. New Clients 3900 Gaskins Road Richmond, VA 23233	H	Credit				513.00
ACCOUNT NO. New Home Charlestown, Inc. P.O. Box 22573 Charleston, SC 29413	H	Credit				3,591.00
ACCOUNT NO. Noel's Fire Protection 415 S. Conococheague Street, Suite 100 Williamsport, MD 21795	H	Credit				4,237.50
ACCOUNT NO. Olde Mill Impressions 18 East Lisburn Road, Suite 102 Mechaniscburg, PA 17055	H	Credit				856.82

Sheet no. **14** of **23** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **47,529.47**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. OPM, Inc. 10815 Oak Forrest Drive Hagerstown, MD 00000	H	Credit				1,900.00
ACCOUNT NO. Outhouse, LLC 11226 North 23rd Avenue, #101 Phoenix, AZ 85029	H	Credit				4,917.00
ACCOUNT NO. Personnel Concepts P.O. Box 3353 San Dimas, CA 91773	H	Credit				25.90
ACCOUNT NO. PinOak Interactive, LLC P.O. Box 993 Stevensville, MD 21666	H	Credit				3,600.00
ACCOUNT NO. PODS 4816 PODS Way Chesapeake, VA 23320	H	Credit				188.31
ACCOUNT NO. Poolesville Cooncrete Co., Inc. P.O. Box 625 Poolesville, MD 20837	H	Credit				56,480.45
ACCOUNT NO. Potomac Edison P.O. Box 3615 Akron, OH 44309	H	Credit				268.91

Sheet no. **15** of **23** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **67,380.57**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Prescott Public Relations 629 Old Love Point Road Stevensville, MD 21666	H	Credit				2,500.00
ACCOUNT NO. ProBuild Company, LLC 7203 McKinney Circle Frederick, MD 21704	H	Credit				155,246.63
ACCOUNT NO. Quill Corporation P.O. Box 37600 Philadelphia, PA 19101	H	Credit				54.04
ACCOUNT NO. Randall Family, LLC 351 Ballenger Center Drive Frederick, MD 21703	H	Credit				8,372.23
ACCOUNT NO. Rasevic Construction Company 5200 River Road Building Six Bethesda, MD 20816	H	Credit				7,753.00
ACCOUNT NO. Roberson Plumbing P.O. Box 69 Dickerson, MD 20842	H	Credit				2,856.00
ACCOUNT NO. Robert A. Tull, Inc. 7820 Airpark Road Gaithersburg, MD 20879	H	Credit				31,526.36

Sheet no. **16** of **23** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **208,308.26**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Roll Off Services, Inc. 2040 W. Liberty Road Westminster, MD 21157	H	Credit				3,982.71
ACCOUNT NO. Ruth Brothers Portable Toilets & Septic P.O Box 230 Grasonville, MD 21638	H	Credit				166.00
ACCOUNT NO. S.O.S. Potty's 2707 Gillis Falls Road Woodbine, MD 21797	H	Credit				2,011.45
ACCOUNT NO. Sales Simplicity Software, Inc. 325 E. Elliot Road, #24 Chandler, AZ 85225	H	Credit				3,025.00
ACCOUNT NO. Schuman 1204 Butterworth Court Stevensville, MD 21666	H	Credit				1,734.28
ACCOUNT NO. Sears P.O. Box 183081 Columbus, OH 43218	H	Credit				2,493.54
ACCOUNT NO. SemaConnect, Inc. The Harding Group 1610 West Street, Suite 100 Annapolis, MD 21401	H	Credit				120.00

Sheet no. 17 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **13,532.98**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. SG Malco, Inc. 1617 The Strand Westminster, MD 21157	H	Credit				30,446.06
ACCOUNT NO. Shannahan Artesian Well Company, Inc. P.O. Box 730 25145 St. Michaels Road St. Michaels, MD 21663	H	Credit				2,138.50
ACCOUNT NO. Shore Tile Installation 4130 Middletown Branch Road Vienna, MD 21869	H	Credit				2,524.00
ACCOUNT NO. Smart Computing Solutions, Inc. 111 Forbes Street Annapolis, MD 21401	H	Credit				104.00
ACCOUNT NO. Solar Universe 1805-C Virginia Street Annapolis, MD 21401	H	Credit				22,400.00
ACCOUNT NO. Solid Tops, LLC 505 South Street Easton, MD 21601	H	Credit				5,207.17
ACCOUNT NO. Southern Pacific Supply Co. 8441 Dorsey Run Road, Suite A Jessup, MD 20794	H	Credit				24,402.29

Sheet no. **18** of **23** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **87,222.02**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. State Wide Septic & Backhoe, LLC P.O. Box 176 Davidsonville, MD 21035	H	Credit				685.18
ACCOUNT NO. Structural Engineering Resources, Llc 26 North Fourth Street Gettsburg, PA 17325	H	Credit				300.00
ACCOUNT NO. Structural Enginerering Unlimited, LLC 9322 Hillsborough Drive Frederick, MD 21701	H	Credit				600.00
ACCOUNT NO. Structural Insulated Panel Association P.O. Box 1699 Gig Harbor, WA 98335	H	Credit				200.00
ACCOUNT NO. Studio S2 4 North Southwood Avenue Annapolis, MD 21401	H	Credit				2,025.00
ACCOUNT NO. Sunshine Cleaning And Restoration 5 Cashell Court Olney, MD 20832	H	Credit				663.16
ACCOUNT NO. SVG Construction, LLC 924 Baltimore Annapolis Boulevard Severna Park, MD 21146	H	Credit				10,690.00

Sheet no. **19** of **23** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **15,163.34**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Murphy, Michael William Case No. _____ Debtor(s) _____ (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. The Appliance Source 9225 Ocean Gateway Easton, MD 21601	H	Credit				16,641.16
ACCOUNT NO. The Best Install Window & Door, Inc. 7318 Monitcello Bouelvard Springfield, VA 22150	H	Credit				9,951.00
ACCOUNT NO. The Dow Chemical Company P.O. Box 281760 Atlanta, GA 30384	H	Credit				49,491.00
ACCOUNT NO. The L&L Company 7459 Mason King Court Manassas, VA 20109	H	Credit				55,867.12
ACCOUNT NO. The Murus Company 3234 Route 549 P.O. Box 220 Mansfield, PA 16933	H	Credit				49,518.17
ACCOUNT NO. Top Quality Contractors Co. 14204 Cherry Lane Court Laurel, MD 20707	H	Credit				9,000.00
ACCOUNT NO. Total Comfort Heating P.O. Box 643 Smithsburg, MD 21783	H	Credit				11,262.33

Sheet no. 20 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **201,730.78**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Tricon Construction, Inc. 15101 Buck Lane Upper Marlboro, MD 20772	H	Credit				65,555.42
ACCOUNT NO. Tuckahoe Hardwoods 8685 Commerce Drive Easton, MD 21601	H	Credit				10,291.92
ACCOUNT NO. Unitel P.O. Box 1000 Naperville, IL 60566	H	Credit				4.26
ACCOUNT NO. Vasquez Landscaping, Inc. 26865 Reservoir Drive Marydel, MD 21649	H	Credit				10,693.75
ACCOUNT NO. Verizon Wireless P.O. Box 25505 Lehigh Valley, PA 18002	H	Credit				833.08
ACCOUNT NO. Vintage Security, LLC 8220-A Stayton Drive Jessup, MD 20794	H	Credit				9,178.95
ACCOUNT NO. W. Scott Jones Mech. Contractor 819 Bennett Point Road Queenstown, MD 21658	H	Credit				16,910.00

Sheet no. **21** of **23** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **113,467.38**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Wagner Framing Co 36 Bloomingdale Avenue Baltimore, MD 21228	H	Credit				91,274.00
ACCOUNT NO. Walker Site Maintenance 29865 Washington Road Mechanicsville, MD 20659	H	Credit				16,465.00
ACCOUNT NO. Washington Gas P.O. Box 37747 Philadelphia, PA 19101	H	Credit				53.18
ACCOUNT NO. Washingtonian 1828 L Street, NW, Suite 200 Washington DC, 20	H	Credit				28,623.67
ACCOUNT NO. Wayne Drywall Company, Inc. 2931B Olney Sandy Spring Road Olney, MD 20832	H	Credit				25,409.00
ACCOUNT NO. Western Cary Building Products P.O. Box 534451 Atlanta, GA 30353	H	Credit				24,117.00
ACCOUNT NO. What's Up, Inc. 929 West Street, Suite 208A Annapolis, MD 21401	H	Credit				4,783.35

Sheet no. **22** of **23** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **190,725.20**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Murphy, Michael William

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Whiteford Taylor & Preston 7 Saint Paul Street Baltimore, MD 21202	H	Credit				19,380.28
ACCOUNT NO. Woodsboro Bank P.O. Box 36 Woodsboro, MD 21798	H	Credit				5,546.16
ACCOUNT NO. X-Press Contracting.Com 7521 Pulaski Highway Rosedale, MD 21237	H	Credit				1,480.00
ACCOUNT NO. Zavos Architecture & Design, LLC 323 West Patrick Street Frederick, MD 21701	H	Credit				298.93
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 23 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **26,705.37**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$ **1,990,669.53**

IN RE Murphy, Michael William

Debtor(s)

Case No. _____

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor’s interest in contract, i.e., “Purchaser,” “Agent,” etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child’s initials and the name and address of the child’s parent or guardian, such as “A.B., a minor child, by John Doe, guardian.” Do not disclose the child’s name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR’S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE Murphy, Michael William

Debtor(s)

Case No. _____

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Fill in this information to identify your case:

Debtor 1 **Michael William Murphy**
First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Maryland

Case number
 (If known) _____

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 6I**Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

☒ Employed
☐ Not employed

☐ Employed
☐ Not employed

Occupation**Project Manager****Employer's name****Toll Brothers, Inc.****Employer's address****250 Gibraltar Road**

Number Street

Number Street

Horsham, PA 21037-0000

City State ZIP Code

City State ZIP Code

How long employed there? **1 years****Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ **7,083.00**

\$ _____

3. Estimate and list monthly overtime pay.

3. + \$ **0.00**

+ \$ _____

4. Calculate gross income. Add line 2 + line 3.

4. \$ **7,083.00**

\$ _____

Debtor 1

Michael William Murphy

First Name

Middle Name

Last Name

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.	\$ 7,083.00	\$ _____
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 1,400.00	\$ _____
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ _____
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ _____
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ _____
5e. Insurance	5e. \$ 0.00	\$ _____
5f. Domestic support obligations	5f. \$ 0.00	\$ _____
5g. Union dues	5g. \$ 0.00	\$ _____
5h. Other deductions. Specify: _____	5h. + \$ 0.00	+ \$ _____
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 1,400.00	\$ _____
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 5,683.00	\$ _____
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ _____
8b. Interest and dividends	8b. \$ 0.00	\$ _____
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ _____
8d. Unemployment compensation	8d. \$ 0.00	\$ _____
8e. Social Security	8e. \$ 0.00	\$ _____
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	\$ 0.00	\$ _____
8g. Pension or retirement income	8g. \$ 0.00	\$ _____
8h. Other monthly income. Specify: _____	8h. + \$ 0.00	+ \$ _____
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 0.00	\$ _____
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 5,683.00	\$ _____
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + \$ 0.00	\$ _____
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ 5,683.00	\$ 5,683.00
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: None		

☐ An amended filing

☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

12/13

Part 1: Describe Your Household

4d. \$ **0.00**

Debtor 1

Michael William Murphy

First Name

Middle Name

Last Name

Case number (if known)

	Your expenses
5. Additional mortgage payments for your residence , such as home equity loans	5. \$ <u>0.00</u>
6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>275.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>75.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>375.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. Food and housekeeping supplies	7. \$ <u>600.00</u>
8. Childcare and children's education costs	8. \$ <u>350.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>125.00</u>
10. Personal care products and services	10. \$ <u>75.00</u>
11. Medical and dental expenses	11. \$ <u>25.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>600.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>200.00</u>
14. Charitable contributions and religious donations	14. \$ <u>100.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>150.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>State & Federal Tax Delinquency</u>	16. \$ <u>125.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: <u>Maintenance And Repairs</u>	17c. \$ <u>300.00</u>
17d. Other. Specify: _____	17d. \$ _____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>

Debtor 1

Michael William Murphy

First Name

Middle Name

Last Name

Case number (if known)

21. **Other.** Specify: Automobile Maintenance21. **+\$** 250.0022. **Your monthly expenses.** Add lines 4 through 21.

The result is your monthly expenses.

22. **\$** 5,640.0023. **Calculate your monthly net income.**23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.23a. **\$** 5,683.00

23b. Copy your monthly expenses from line 22 above.

23b. **−\$** 5,640.00

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.23c. **\$** 43.0024. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes.

None

IN RE **Murphy, Michael William**

Case No. _____

Debtor(s)

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 41 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: **March 24, 2015** Signature: **/s/ Michael William Murphy**
Michael William Murphy

Debtor

Date: _____ Signature: _____
 (Joint Debtor, if any)
 [If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
District of Maryland**

IN RE:

Case No. _____

Murphy, Michael WilliamChapter **7**

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

- None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

19,000.00 Income, year to date (both)**85,000.00 Income, year 2014 (both)****115,000.00 Income, year 2013 (both)**

2. Income other than from employment or operation of business

- None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

- None ☒ *a. Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Allied Environmental Services, Inc. v. V. Paul Zanecki, et al., Case No: 02-C-14-187186 IT	Breach of contract	Circuit Court for Anne Arundel County, Courthouse, Annapolis, Maryland 21401	Pending
Southern Pacific Supply Co., Inc. v. Michael Murphy, et al., Case No: 02-C-13-181486CN	Breach of contract	Circuit Court for Anne Arundel County, Courthouse, Annapolis, Maryland 21401	Pending
84 Lumber Company v. Nexus EnergyHomes, Inc., et al., Case No: 02-C-14-190560	Breach of contract	Circuit Court for Anne Arundel County, Courthouse, Annapolis, Maryland 21401	Pending

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Paavola & Paavola 21401-3112		1,400.00

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☒ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.
- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

- None ☒ a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

- None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **March 24, 2015** Signature **/s/ Michael William Murphy**
of Debtor **Michael William Murphy**

Date: _____ Signature _____
of Joint Debtor
(if any)

_____ **0** continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

United States Bankruptcy Court
District of Maryland

IN RE:

Case No. _____

Murphy, Michael William

Chapter 7

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: March 24, 2015

Signature: /s/ Michael William Murphy
Michael William Murphy

Debtor

Date: _____

Signature: _____

Joint Debtor, if any

84 Lumber
P.O. Box 365
Eighty Four, PA 15330

ABKA
751 E. Gude Drive
Rockville, MD 20850

Action Carpet
803-A Lomax Street
Easton, MD 21601

All Around Plumbing, Inc.
P.O. Box 3596
Frederick, MD 21705

Allied Well Drilling
P.O. Box 129
Annapolis Junction, MD 20701

Armistead, Griswold, Lee & Rust, PA
114 Bay Street, Building C
Easton, MD 21601

Armstrong Janitorial Service
1075 Omar Drive
Crownsville, MD 21032

Atelier 11, LTD
11 S. Aurora Street
Easton, MD 21601

Atlantic Broadband
P.O. Box 371801
Pittsburgh, PA 15250

Atlas Stone Fabricators, Inc.
8274 Lokus Road, Suite 109
Odenton, MD 21113

Baltimore Magazine
1000 Lancaster Street, Suite 400
Baltimore, MD 21202

Bank of America
Attn: Correspondence Unit/CA6-919-02-41
P.O. Box 5170
Simi Valley, CA 93062

Bank of America
Attn: Recovery Department
4161 Peidmont Parkway
Greensboro, NC 27410

BankDirect Capital Finance
P.O. Box 660448
Dallas, TX 75266

Bay Area Disposal, LLC
P.O. Box 189
Owings Mills, MD 20736

Ben Lewis, Inc.
23407 Frederick Road
Clarksburg, MD 20871

Brandenburg Electric, Inc.
700 N. East Street
Frederick, MD 21701

Caddworks, Inc.
332 W. Patrick Street
Frederick, MD 21701

Capital Bulding Supply
700 East 1st Street
Hagerstown, MD 21740

Care Services, Inc.
P.O. Box 248
Williamsport, MD 21795

Carroll County Commissioners
225 North Center Street
Westminster, MD 21157

Carroll Land Services, Inc.
439 East Main Street
Westminster, MD 21157

Charles P. Johnson & Associates, Inc.
1751 Elton Road, Suite 300
Silver Spring, MD 20903

Chesapeake Geosystems, Inc.
6720 Fort Smallwood Road
Baltimore, MD 21122

Chesapeake Systems Service, Inc.
10921 Pump House Road, Suite B
Annapolis Junction, MD 20701

Choice Staffing
19 Holly Lane
Winfield, WV 25213

Choptank Electric Cooperative
P.O. Box 430
Denton, MD 21629

Christopher Waters
29510 Skipton-Cordova Road
Cordova, MD 21625

Citibank
Attn: Centralized Bankruptcy
P.O. Box 20363
Kansas City, MO 64195

Clearwater Landscape Contractors, Inc.
9585 Doctor Perry Road
Ijamsville, MD 21754

CLSI
439 East Main Street
Westminster, MD 21157

Colonial Sash & Door, Inc.
P.O. Box 37105
Baltimore, MD 21297

Comcast
P.O. Box 3005
Southeastern, PA 19398

Craft-Mart, Inc.
5035 Allendale Lane
Taneytown, MD 21787

CVU
1659-A Robin Circle
Forest Hill, MD 21050

Davenport Insulation
7400 Gateway Court
Manassas, VA 20109

Delmarva Collections
P.O. Box 37
Salisbury, MD 21803

Delmarva Power
P.O. Box 13609
Philadelphia, PA 19101

Design House Kitchens
P.O. Box 1008
Savage, MD 20763

DeVere Insulation Company
7501 Resource Court
Baltimore, MD 21226

Devin Donovan
921 Frederick Street
Hagerstown, MD 21740

Doug Sadler
433 West 21st Street, #11B
New York, NY 10011

Drawing Board Plus
928 N. East Street
Frederick, MD 21701

Duluxe For Business
P.O. Box 742572
Cincinnati, OH 45274

Dynatemp
12059 Tech Rod
Silver Spring, MD 20904

E.R. Harvey Metal Working Company
8341 Black Dog Alley
Easton, MD 21601

East Coast Insulators
P.O. Box 250
Nokesville, VA 20182

ECS Mid-Atlantic, LLC
14026 Thunderbolt Place, Suite 100
Chantilly, VA 20151

Energy Services Group
2 King Court
New Castle, DE 19720

Ercole Electric
P.O. Box 2006
Frederick, MD 21702

Ethridge, Quinn, Kemp, McAuliffe
33 Wood Lane
Rockville, MD 20850

FACT BSI
1504 Branchwood Terrace
Gambrills, MD 21054

FCBIA, Inc.
186 Thomas Johnson Drive, Suite 204
Frederick, MD 21702

Fern Rodkey Electric, Inc.
3949 Bert Koontz Road
North Taneytown, MD 21787

Fireside Hearth & Home
P.O. Box 414845
Boston, MA 02241

First Premier Bank
3820 N Louise Ave
Sioux Falls, SD 57107

Fisher, Collins & Carter
10272 Baltimore National PIke
Ellicott City, MD 21041

Fishergate, Inc.
2216 Piney Creek Road
Chester, MD 21619

Fred T. Altman
1504 Branchwood Terrace
Gambrills, MD 21054

Frederick Brick Works, Inc.
1731 Monocacy Boulevard
Frederick, MD 21701

Frederick Railing Works
5843 Urbana Pike
Frederic, MD 21704

Friel Lumber Company
P.O. Box 10
Queenstown, MD 21658

G&B Insulation
P.O. Box 1486
LaPlata, MD 20646

GECRB/Old Nacy
Attn: Bankrutpcy
P.O. Box 130104
Roswell, GA 30076

Gene's Johns
23330 Ridge Road
Germantown, MD 20876

Green Brilliance, LLC
46090 Lake Center Plaza Drive, Suite 109
Sterling, VA 20165

Green Energy Models, LLC
11200B Wolfsville Road
Sithsburg, MD 21783

H&H Woodworking, Inc.
145 Masons Crossing Court
Severna Park, MD 21146

Harris, Smariga & Associates, Inc.
125 S. Carroll Street, Suite 100
Frederick, MD 21701

Harvey W. Hottel, Inc.
18900 Woodfield Road
Gaithersburg, MD 20879

Holler Contracting, LLC
10617 Powell Road
Thurmont, MD 21788

Holly Hills Country Club
5502 Mussetter Road
Ijamsville, MD 21754

Home Builders Association Of Maryland
6030 Daybreak Circle, #A150
Clarksville, MD 21029

Home Innovation Research Labs
400 Prince George's Boulevard
Upper Marlboro, MD 20774

Hopkins Electric, Inc.
P.O. Box 245
Stevensville, MD 21666

I.D. Makers, Inc.
403 Elm Street
Frederick, MD 21701

Internal Revenue Service
190 Admiral Cochrane Drive
Annapolis, MD 21401

J&A Construction Services, Inc.
P.O. Box 870
Mt. Airy, MD 21771

Jean M. Dower
100 West Patrick Street
Frederick, MD 21701

Jenson Fire Protection, Inc.
8740 Cherry Lane, Unit 13
Laurel, MD 20707

June Hooper, Esquire
1024 Old Turkey Point Road
Edgewater, MD 20137

K.C. Company, Inc.
12100 Baltimore Avenue, Suite 1
Beltsville, MD 20705

Kelly & Associates Insurance Group
P.O. Box 418926
Boston, MA 02241

Kimm's Kleaning, LLC
11687 Browningsville Road
Ijamsville, MD 21754

Kullman Siebert, LLC
1997 Annapolis Exchange Parkway, Suite 5
Annapolis, MD 21401

L. Franklin Easterday, Inc.
9265 Brown Church Road
Mt. Airy, MD 21771

Lingg Property Consulting
256 W. Patrick Street, Suite 2A
Frederick, MD 21701

Linowes & Blocher, LLP
7200 Wisconsin Avenue, Suite 800
Bethesda, MD 20814

Logan Homes, LLC
4839 South Polling House Road
Harwood, MD 20776

Long & Foster Real Estate
5301 Buckeystown Pike, #250
Frederick, MD 21704

Low Impact Design Studio
217 C Street
Pasadena, MD 21122

Malcolm Dax
608 Progress Street, Apt. 4
Blacksburg, VA 24060

MAPES Canopies, LLC
7748 North 56th Street
Lincoln, NE 68514

Maryland Foundations, Inc.
8810 Corridor Road
Annapolis Junction, MD 20701

Matthew S. Evans, LLC
210 Duke Of Gloucester Street
Annapolis, MD 21401

McNamee Hosea Attorneys & Advisors
6411 Ivy Lane, Suite 200
Greenbelt, MD 20770

Metropolitan Fire Protection
7179 Old Alexandria Ferry Road
Clinton, MD 20735

Michael Grady
6414 Quinn Road
Frederick, MD 21701

Millenium Resource Engineering, LLC
P.O. Box 4298
Frederick, MD 21705

Minuteman Press Of Kent Island
1209 Shopping Center Road
P.O. Box 773
Stevensville, MD 21666

New Clients
3900 Gaskins Road
Richmond, VA 23233

New Home Charlestown, Inc.
P.O. Box 22573
Charleston, SC 29413

Noel's Fire Protection
415 S. Conococheague Street, Suite 100
Williamsport, MD 21795

Olde Mill Impressions
18 East Lisburn Road, Suite 102
Mechaniscburg, PA 17055

OPM, Inc.
10815 Oak Forrest Drive
Hagerstown, MD 00000

Outhouse, LLC
11226 North 23rd Avenue, #101
Phoenix, AZ 85029

Personnel Concepts
P.O. Box 3353
San Dimas, CA 91773

PinOak Interactive, LLC
P.O. Box 993
Stevensville, MD 21666

PODS
4816 PODS Way
Chesapeake, VA 23320

Poolesville Cooncrete Co., Inc.
P.O. Box 625
Poolesville, MD 20837

Potomac Edison
P.O. Box 3615
Akron, OH 44309

Prescott Public Relations
629 Old Love Point Road
Stevensville, MD 21666

ProBuild Company, LLC
7203 McKinney Circle
Frederick, MD 21704

Quill Corporation
P.O. Box 37600
Philadelphia, PA 19101

Randall Family, LLC
351 Ballenger Center Drive
Frederick, MD 21703

Rasevic Construction Company
5200 River Road Building Six
Bethesda, MD 20816

Roberson Plumbing
P.O. Box 69
Dickerson, MD 20842

Robert A. Tull, Inc.
7820 Airpark Road
Gaithersburg, MD 20879

Roll Off Services, Inc.
2040 W. Liberty Road
Westminster, MD 21157

Ruth Brothers Portable Toilets & Septic
P.O. Box 230
Grasonville, MD 21638

S.O.S. Potty's
2707 Gillis Falls Road
Woodbine, MD 21797

Sales Simplicity Software, Inc.
325 E. Elliot Road, #24
Chandler, AZ 85225

Schuman
1204 Butterworth Court
Stevensville, MD 21666

Sears
P.O. Box 183081
Columbus, OH 43218

SemaConnect, Inc.
The Harding Group
1610 West Street, Suite 100
Annapolis, MD 21401

SG Malco, Inc.
1617 The Strand
Westminster, MD 21157

Shannahan Artesian Well Company, Inc.
P.O. Box 730
25145 St. Michaels Road
St. Michaels, MD 21663

Shore Tile Installation
4130 Middletown Branch Road
Vienna, MD 21869

Smart Computing Solutions, Inc.
111 Forbes Street
Annapolis, MD 21401

Solar Universe
1805-C Virginia Street
Annapolis, MD 21401

Solid Tops, LLC
505 South Street
Easton, MD 21601

Southern Pacific Supply Co.
8441 Dorsey Run Road, Suite A
Jessup, MD 20794

State Of Maryland
110 Carroll Street
Annapolis, MD 21411

State Wide Septic & Backhoe, LLC
P.O. Box 176
Davidsonville, MD 21035

Structural Engineering Resources, Llc
26 North Fourth Street
Gettsburg, PA 17325

Structural Engineerereng Unlimited, LLC
9322 Hillsborough Drive
Frederick, MD 21701

Structural Insulated Panel Association
P.O. Box 1699
Gig Harbor, WA 98335

Studio S2
4 North Southwood Avenue
Annapolis, MD 21401

Sunshine Cleaning And Restoration
5 Cashell Court
Olney, MD 20832

SVG Construction, LLC
924 Baltimore Annapolis Boulevard
Severna Park, MD 21146

The Appliance Source
9225 Ocean Gateway
Easton, MD 21601

The Best Install Window & Door, Inc.
7318 Monitcello Bouelvard
Springfield, VA 22150

The Dow Chemical Company
P.O. Box 281760
Atlanta, GA 30384

The L&L Company
7459 Mason King Court
Manassas, VA 20109

The Murus Company
3234 Route 549
P.O. Box 220
Mansfield, PA 16933

Top Quality Contractors Co.
14204 Cherry Lane Court
Laurel, MD 20707

Total Comfort Heating
P.O. Box 643
Smithsburg, MD 21783

Tricon Construction, Inc.
15101 Buck Lane
Upper Marlboro, MD 20772

Tuckahoe Hardwoods
8685 Commerce Drive
Easton, MD 21601

Unitel
P.O. Box 1000
Naperville, IL 60566

Vasquez Landscaping, Inc.
26865 Reservoir Drive
Marydel, MD 21649

Verizon Wireless
P.O. Box 25505
Lehigh Valley, PA 18002

Vintage Security, LLC
8220-A Stayton Drive
Jessup, MD 20794

W. Scott Jones Mech. Contractor
819 Bennett Point Road
Queenstown, MD 21658

Wagner Framing Co
36 Bloomingdale Avenue
Baltimore, MD 21228

Walker Site Maintenance
29865 Washington Road
Mechanicsville, MD 20659

Washington Gas
P.O. Box 37747
Philadelphia, PA 19101

Washingtonian
1828 L Street, NW, Suite 200
Washington
DC, 20

Wayne Drywall Company, Inc.
2931B Olney Sandy Spring Road
Olney, MD 20832

Western Cary Building Products
P.O. Box 534451
Atlanta, GA 30353

What's Up, Inc.
929 West Street, Suite 208A
Annapolis, MD 21401

Whiteford Taylor & Preston
7 Saint Paul Street
Baltimore, MD 21202

Woodsboro Bank
P.O. Box 36
Woodsboro, MD 21798

X-Press Contracting.Com
7521 Pulaski Highway
Rosedale, MD 21237

Zavos Architecture & Design, LLC
323 West Patrick Street
Frederick, MD 21701

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b)
OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.